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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Confirmation Number: 7497

Jen-Lin Chao

Group Art Unit: 2125

Serial No.: 10/797,824

Examiner: Kasenge, Charles R.

Filed: March 10, 2004

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Top Team No. 0503-A30087US

For:

System and Method of Coinsurance Wafer Management

CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 CFR §1.8

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted on the date indicated below via facsimile to the United States Patent and Trademark Office, Technology Group 2100, facsimile number (571) 273-8300.

Total number of pages in this transmission 11.

October 6, 2005

Date

Hai Chin Barnhill

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The non-final Office Action mailed July 11, 2005 has been carefully considered. In response thereto, please enter the following amendments and consider the following remarks.